EXHIBIT H

NO. 181

HEALTH CARE PROFESSIONAL LIABILITY POLICY REPORTING ENDORSEMENT — INSURED ORGANIZATION(\$) ONLY

POLICYHOLDER: Mercer-Bucks Orthopaedics PC

ENDORSEMENT

EFFECTIVE DATE: 12/31/2003

POLICY NUMBER: MP41275

TERMINATION DATE: 12/31/2003

This endorsement amends the Professional Liability Coverage Part of the policy.

In consideration of an additional premium of \$ 63,534.00, the insured organization(s) named below shall be covered, under the terms and conditions of the policy, because of any professional incident that occurred on or after the retroactive date applicable to each insured organization and prior to the above-stated Termination Date, but which is first reported after such Termination Date.

Our limits of liability resulting from professional incidents first reported after such Termination Date are as stated below. The limit of liability stated for each insured organization as "Each Professional Incident" is the total of our liability to such insured organization resulting from any one professional incident which is first reported after the Termination Date. The limit of liability stated for each insured organization as "Aggregate" is the total of our liability to such insured organization resulting from all professional incidents that are first reported after the Termination Date.

If Additional Limits of Liability are shown below, such Additional Limits of Liability shall apply only (1) to professional incidents that occur after the Additional Coverage Retroactive Date shown below for each insured organization and (2) after exhaustion of the Primary Limits of Liability applicable to such insured organization.

Except for nonpayment of premium and acts by an insured which render the policy terminable by us or void, the policy may not be cancelled by us.

INSURED ORGANIZATION(S)

Primary Limits of Liability

Name

Retroactive Date

Each Professional

<u>Addregate</u>

Mercer-Bucks Orthopaedics PC

1/1/1999

Incident \$1,000,000,00

\$3,000,000.00